

**AMENDMENTS TO THE CLAIMS**

The Listing of Claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. - 21. (Cancelled)
22. (Withdrawn) A method for conducting electronic commerce, comprising the steps of:
  - supplying a transaction card to a first entity, wherein said first entity provides said transaction card to a consumer;
  - receiving data from said consumer through said first entity regarding an application for a transaction card;
  - conducting a credit analysis regarding said application; and
  - participating with said first entity in an offering of financial products.
23. (Withdrawn) The method of claim 22 wherein said first entity is a mobile telephone service provider.
24. (Withdrawn) The method of claim 22 wherein said transaction card is a smart card.
25. (Withdrawn) The method of claim 22 wherein said financial products are single-branded.
26. (Withdrawn) The method of claim 22 further comprising the step of:
  - providing data to said first entity for loading onto said transaction card.
27. (Withdrawn) The method of claim 26 wherein said data comprises a first account associated with a first currency and a second account associated with a second currency.
28. (Withdrawn) The method of claim 22 further comprising the step of:

activating an account for said consumer.

29. (Withdrawn) The method of claim 28 further comprising the step of:

supplying a magnetic strip card in addition to a smart card.

30. (Withdrawn) The method of claim 22 further comprising the step of:

supplying a second transaction card associated with an alternative payment brand.

31. - 36. (Cancelled)

37. (Currently Amended) A system for electronic commerce comprising:

a wireless communication device;

a transaction card reader connected to said communication device;

a transaction card;

a first antenna for communication with the wireless communication device;

a second antenna embedded within a body of the transaction card for communication with a receiving terminal; and

a display connected to the wireless communication device for presenting payment options for conducting a transaction using the transaction card;

wherein the transaction card and the wireless communication device are provided together to a customer by a mobile telephone service provider during an application event;

wherein the transaction card stores first data on bundled financial products under a single brand name that are accessed through a first proprietary network;

wherein the transaction card exchanges second data with the wireless communication device;

wherein the transaction card comprises third data of at least one payment brand for use in an open network; and

wherein the transaction card is associated with a loyalty program for usage of the wireless communication device; and

wherein the second antenna communicates from the transaction card connected to the communication device to a merchant card reader to perform the transaction.

38. (Previously Presented) The system of claim 37 wherein the communication device provides Internet access.

39. (Previously Presented) The system of claim 37 wherein the transaction card is a smart card.

40. (Previously Presented) The system of claim 37 wherein the communication device is a mobile phone.

41. (Previously Presented) The system of claim 37 further comprising:

an Internet browser displayed on a display the communication device.

42. (Previously Presented) The system of claim 37 wherein the receiving terminal is a vending machine.

43. (Previously Presented) The system of claim 37 wherein the receiving terminal is a point-of-sale terminal.

44. (Previously Presented) The system of claim 37 wherein the receiving terminal communicates with a payment center gateway to determine whether an account of the customer is sufficient to support a transaction associated with the receiving terminal.

45. (New) A system for electronic commerce comprising:

a mobile telephone comprising:

a receptacle for a smart card, the smart card comprising:

    a first data storage for storing data for at least two financial products selected from the group consisting of a credit line, cash advance line, stored value, debit capability, and bill payment;

    a second data storage for storing data for a credit card account; and

    a third data storage for storing information comprising customer name and customer number;

    a first payment brand for utilizing at least one of the financial products having data stored in the first data storage, wherein the first payment brand is configured to be used within a proprietary network;

    a second payment brand for utilizing the credit card account having data stored in the second data storage, wherein the second payment brand is configured to be used in a non-proprietary network;

    a display accessing a internet browser and for presenting a purchase option in a transaction accessing data from the first storage or the second storage; and

    a keypad for selecting options on the display to conduct a transaction using data from the first storage or the second storage.

46. (New) The system according to claim 45, further comprising a point storage for accumulating points related to usage of the financial products.

47. (New) The system according to claim 45, wherein the mobile telephone communicates with a merchant gateway to allow a user to access a merchant to conduct a transaction.

48. (New) The system according to claim 47, wherein the merchant gateway accesses a payment center gateway to access a storage comprising account information related to at least one financial product.

49. (New) The system according to claim 47, wherein the mobile telephone retrieves data in a first storage, second storage, or a third storage and provides the data to the merchant gateway.

50. (New) The system according to claim 45, wherein the smart card further comprises an antenna for communicating with a card reader without requiring contact with the smart card.